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"EXHIBIT" "B"

THIS MORTGAGE, made this 1/2 day of October, in the year Nineteen Hundred and Forty, by me, Mary A. Treiber, widow, a resident of Frederick County, State of Maryland, WITNESSETH:

WHEREAS, the said Mary A. Treiber, widow, now stands indebted to The Farmers State Bank, Emmitsburg, Maryland, a body corporate of the State of Maryland, in Frederick County, in the sum of Forty-three Hundred (\$4300.00) Dollars, upon her single bill, of even date herewith, payable to the said The Farmers State Bank, or order, one year after date, with interest at the rate of 5% per annum, payable semi-annually, and for the better securing the payment of said single bill at maturity, or of any single bill, or note or notes, that may be given hereafter in renewal of the same, or any part thereof, I, the said Mary A. Treiber, widow, have agreed to execute this mortgage.

NOW, THEREFORE, in consideration of the premises, and the sum of One Dollar, current money, paid by said The Farmers State Bank, to the said Mary A. Treiber, widow, before the delivery of this mortgage, the receipt of which is hereby acknowledged, I, the said Mary A. Treiber, widow, do hereby grant in fee simple to the said The Farmers State Bank, all the following described pieces or parcels of land, together with the buildings and improvements thereon, and the rights and ways thereunto belonging:

FIRST: All that piece or parcel of land situate, lying and being in Emmitsburg, Frederick County, Maryland, on the Northwest corner of the public square in said town and being a part of lot No. 10 on the Plat of Emmitsburg, it being all the land described in a deed from Leslie N. Coblentz to Charles J. Rowe by deed cated November 3rd, A.D. 1921, and recorded in Liber No. 336, folio 366, one of the Land Records of Frederick County. It being also the same property conveyed from Charles J. Rowe and wife to Mary A. Treiber and Milliam H. Treiber, by deed dated May 5, 1924, and recorded in Liber No. 348, folio 386, one of the said Land Records.

ShCOND: All those lots situate on the North West corner